

Be Engaged. Be Informed. Be Heard.



HOMEOWNERS ASSOCIATION
OF TELlico VILLAGE, INC

Your Voice in the Village

Today's Meeting is Being Recorded & Streamed Live

Available for playback on HOA Website-
www.hoatv.org. CCTV is live streaming video to
www.Tellicochurch.com.



Meeting Agenda

- **Call to Order – Ellen Fox President POA**
- **Invocation**
- **HOA Update**
- **Cyber Security Part 1 – Protecting Your Personal Communications**
- **TV Marketing Team Story**
- **Update on Tellico Village Marketing Performance**
- **Update Smoky Mountain Service Dogs**
- **Q&A**

Invocation

Rev. Devin Phillips

Pastor of

Connections



The HOA extends a special thanks to the Community Church at Tellico Village

HOA Update

March 14

Be Engaged. Be Informed. Be Heard.

Ellen Fox President HOA

HOA's 30th Anniversary

- **June 20th General Meeting - Village Pioneers & Our History**
- **Aug 8th - dinner, music & dancing at the Yacht Club**



HOA Socials

- **New start @ 4:30 pm, still 2nd Tuesday**
-
- **Learn, briefly, about other Village organization**
- *Fabulous* events
- **More Social into our Socials**
- *TellicoLife* experts to answer your questions

Recent Survey

- Thank you for your valuable inputs
- 968 people responded
- Included 724 optional comments
- Results out next week

THANKS!



Cyber Security – Part 1

Securing Your Personal Communications

Joint Presentation by

Ken Van Swearingen President

Ken Litke VP Programs

Tellico Village 
**COMPUTER
USERS CLUB**

HOA
HOMEOWNERS ASSOCIATION
OF TELLICO VILLAGE, INC

Why an HOA Presentation on Cyber Security?

- HOA Neighborhood Watch involved with Home & Property security
 - Physical things
 - Mainly crimes of opportunity (such as car unlocked, unattended boat docks, etc).
- Need to protect ourselves in the Cyber World as well.
 - Similar - Crimes of opportunity – more aware – more protected.



Goals for this Cyber Security Presentation:

- In a connected digital world, we each have a responsibility to protect ourselves and the people we interact with, and it all starts with understanding cyber security.
- Not to scare but make people aware of some of the risks. And hopefully once you are aware of the risks and some ways to increase security, it will be easier to protect yourself.


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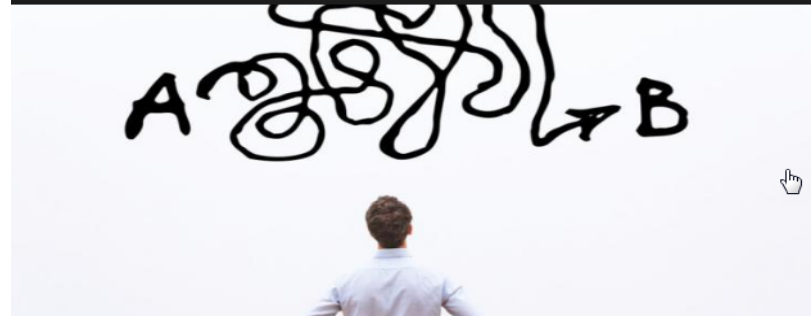
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Disclaimer: This presentation is for educational purposes only. Opinions or points of view expressed in this presentation represent the view of the presenter, and does not necessarily represent the official position or policies of the HOA or TVCUC. The material in this presentation does not cover all possible cyber threats that may exist, This presentation is advisory in nature and necessarily general in content. No liability is assumed by reason of the information provided.

Cyber Security – Huge & Complicated Subject



Part 1 – SECURING YOUR PERSONAL COMMUNICATIONS - **TODAY**

- What is Cyber Security? How Big is this Issue?
- Passwords and tips how to keep secure
- Home network tips
- Computers / phones / iPads / etc.

Part 2 – SECURING THE THINGS AROUND YOU **May 23, 2019**

- Phishing (not fishing) – how not to be ‘hooked’.
- Financial Threats
- Medicare/IRS scams

Part 3 - Protecting Your Home - Neighborhood Watch - **Summer 2019**

- Home Security workshop with vendors

Remember when we all started something? It was just going to be so easy....Like *just driving a car*....

I'm just going to grab the keys and friends and go.
YEA!



Then: – Reality!!

I have to get Insurance. I have to make sure the brakes work. I have to make sure I have gas. I have to make sure the wipers work. I have to make sure the battery is good. I have to make sure the tires are good. I have to make sure I can handle the weather. I have to make sure my seat belt is on. I have to make sure my lights work. I have to watch all the traffic ahead. I have to watch traffic on either side. I have to watch traffic behind. I have to watch for merging traffic. I have to watch how I drive on winding roads. I have to block sun glare. I have to watch for children playing. I have to watch for animals running into my lane. I have to park safely. I have to remember not to lock the keys in the car.

The Digital world is the same....

We start out just wanting to see the kids Facebook page, or check our e-mails, maybe check banking, recipes, shopping. You know, “Just Stuff”

But we need to realize that there are a lot of ***things to be aware of*** to do “Just Stuff” - Safely.

Much like all the many things that go with “*just driving a car*”, there are things we need to do in the Digital World. This is not to scare you anymore than the list for driving is to stop you from enjoying using your car.

We want you to know YOU can follow some guidelines to stay safe and enjoy all the possibilities that the Digital world has to offer.

What Do We Mean by “Cyber”?

Some Definitions

- “Cyber” is a term used to define all electronic communications and computer based activities both personally and business.
- “Cyber” is used with other terms:
 - Cyber Space: Basically that is the Internet.
 - Cyber Crime: Attacks on computers - personal or business
 - Cyber Security: Protecting from attacks.

Cyber World – Rapid Growth!

- World Wide Web was invented in 1989. First website went live in 1991. Today there are more than 1.2 billion websites.
- 2017 – 3.8 billion internet users worldwide (51% of the world's population)
- 2022 – 6 billion projected (75% of the world's population)
- Data volumes online will be 50 times greater in 2020 than they were in 2016.
- smart devices that communicate wirelessly will explode from 6 billion objects 2016 to a projected 30 billion by 2020. IoT (Internet of Things)
- Wearable Devices - 310 million – 2017 500 million - 2021
- World will need to cyber protect 300 billion passwords globally by 2020.
- By 2020, 90 percent of cars will be online, compared with just 2 percent in 2012.

SO HOW BIG IS
CYBER CRIME?



- Cybercriminals now on FBI's most wanted list
- Identity theft impacts 60 million Americans
- U.S. government to spend \$15 billion on cyber security — and then some
- The United States is No. 1 for targeted attacks



according to Cybersecurity Ventures

So, Who is Affected?

- **EVERYONE!**
- **WE ARE ALL JUST FLOATING IN THE CYBER SEA – EVEN IF WE DO NOT USE A COMPUTER OR SMART PHONE, OUR BANKS, THE GOVERNMENT, PLACES WE SHOP, MEDICAL RECORDS, WHEN WE BUY A HOME – ALL THE TRANSACTIONS ARE DONE IN CYBERSPACE WHICH PUTS US IN CYBER SPACE.**

So Who is Targeting You?

- Organized criminals or criminal groups
- Professional hackers - either malicious or not
- Amateur hackers
- Government sponsored groups



**"The identity I stole was a fake!
Boy, you just can't trust people these days!"**

<https://www.nibusinessinfo.co.uk/content/reasons-behind-cyber-attacks>

So How do you Protect Yourself? Passwords



Search ID: aban2148

"My password is 'again'. Whenever I forget my password, the computer message says 'Try again'."

No Joke.... People *do Use* these:

- [Recent password breaches at sites like Adobe](#) have shown how insecure many of our passwords are. Here is a list of the most common passwords that turned up in the Adobe breach.
- **123456**
- **123456789**
- **password**
- **admin**
- **12345678**
- **qwerty**
- **1234567**
- **111111**
- **123123**
- **1234567890**
- **000000**
- **abc123**
- **1234**
- **adobe1**
- **iloveyou**
- **aaaaaa**
- **654321**

So what is a strong password?

- **The longer the password, the harder it is to crack.** Consider a 12-character password or longer.
- **Avoid names, places, and dictionary words.**
- **Mix it up.** Use variations on capitalization, spelling, numbers, and punctuation.

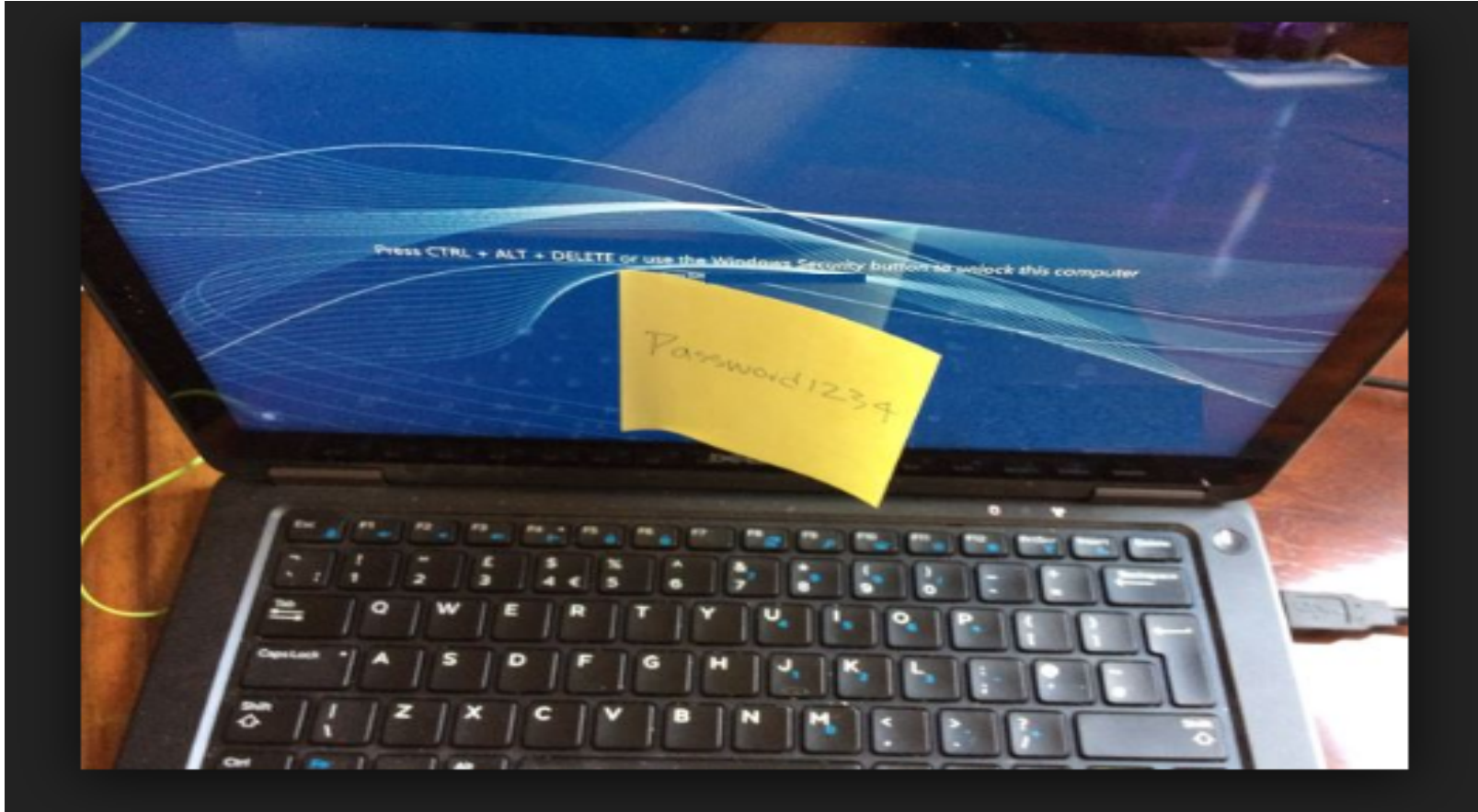
Some Password Ideas

Take a sentence and turn it into a password.

Personal and memorable for you. Take the words from the sentence, then abbreviate and combine them in unique ways to form a password.

- **WOO!TPwontSB** = Woohoo! The Patriots won the Super Bowl!
- **I!tpPBedotw@TV** = I like to play pickleball every day of the week at Tellico Village.
- **L!veFour2d@y** = Live for today.

Now where do **you** keep *your* Passwords?



You can try
to
remember
them.....



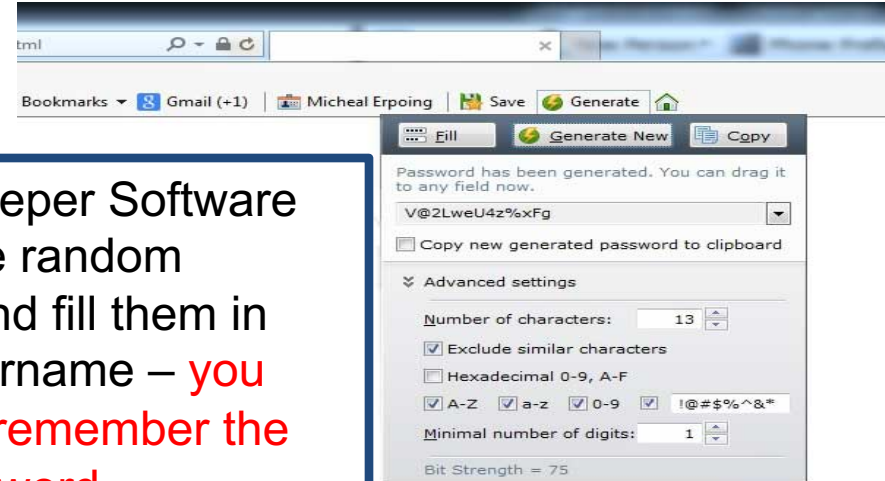
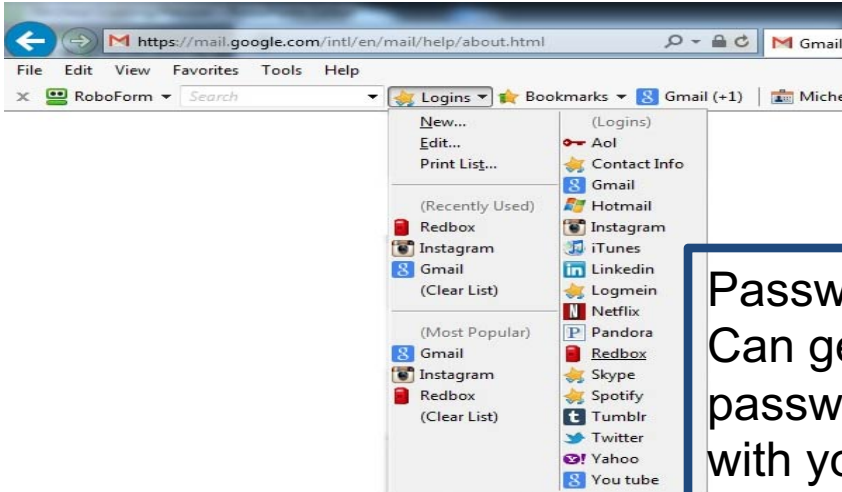
You can
load them
into a
computer
file and look
up every
time...























Password Keepers

Never Forget or Have to Remember Passwords Again

We hate remembering passwords. Storing your passwords on paper, in a spreadsheet or in your browser is vulnerable to cyber criminals. With Keeper, you'll never have to remember passwords again. Keeper stores and manages your passwords in your Keeper vault.



Password Keeper Software
Can generate random
passwords and fill them in
with your username – you
only need to remember the
Master Password

Product	Zoho Vault	Dashlane	Sticky Password Premium	Keeper Password Manager & Digital Vault	LastPass Premium	Password Boss Premium v2.0	LogMeOnce Password Management Suite Ultimate	RoboForm 8 Everywhere	AgileBits 1Password	True Key by Intel Security
										
Lowest Price	\$12.00 Zoho	\$39.99 Dashlane - Synced	\$14.99 Special Offer	\$25.49 Keeper Security	\$24.00 LastPass	\$29.00 Password Boss	\$39.00 MSRP	\$19.95 RoboForm	\$35.88 MSRP	\$19.99 MSRP
	SEE IT	SEE IT	SEE IT	SEE IT	SEE IT	SEE IT		SEE IT		
Editors' Rating		 EDITORS' CHOICE		 EDITORS' CHOICE						
Import From Browsers	—	✓	✓	✓	✓	✓	✓	✓	✓	✓
Two-Factor Authentication	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Fill Web Forms	—	✓	✓	✓	✓	✓	✓	✓	✓	—
Multiple Form-Filling Identities	—	✓	✓	✓	✓	✓	✓	✓	✓	—
Actionable Password Strength Report	✓	✓	—	✓	✓	✓	✓	✓	✓	—

So Now We'll Ask the Question: How **Should** You Do Passwords?

- #1 Use Strong Passwords – REAL ONES!! – Keep updated.
- Have a safe strategy for keeping Passwords.
- Consider Password Keeper Software.

Virus & Malware

- What are they?
- How do you get them?
- How do you prevent?
- What do you do if you get them?



**"WELL, I TOLD YOU NOT TO
OPEN THAT ATTACHMENT!"**

Virus & Malware – What are they?

How do they differ?

- A virus is a piece of code that is capable of copying itself in order to do damage to your computer, including corrupting your system or destroying data.
- Malware, Malicious Software on the other hand, is an umbrella term that stands for a variety of malicious software, including Trojans, spyware, worms, adware, ransomware, and yes, viruses.
- Viruses have been around for a while and haven't changed all that much. They aren't used very often by today's cybercriminals.

Virus & Malware – How Do You Get Them?

Most Malware Is Installed by Users Themselves!!

- **Via Downloads** You Should perform a scan on all downloads using [antivirus software](#).
 - Be careful if you are downloading insecure files uploaded by a user, such as pirated video and music files.
- **Via Email** - Never open an attachment or a link from an unfamiliar email.
 - If you have to download make sure you scan the attachment for viruses.
 - Don't make the mistake of trusting an email **just because it seems to be from someone you know**.
 - As a general rule, if an email looks at all suspect, don't click any links or open any attachments!
- **Via Bad Links**
 - Bad links appear on all kinds of websites and in online advertisements. They might disguise themselves as something you're looking for, such as a needed webpage or download. To keep your computer safe, always download necessary files directly from the official provider or on an official download site.
 - To avoid bad links, never click on links appearing in pop-ups or other advertisements.

Virus & Malware – How Do You Prevent?

- No one technology can catch everything, which is why security experts recommend a layered approach.
- Best bet:
 - Use an antivirus program to catch the classic threats and an anti-malware program.

Ransomware – type of Malware

HYDRACRYPT

All Your files and documents were encrypted!
ID : [REDACTED]

Encryption was made with a special crypto-code!
There NO CHANCE to decrypt it without our special software and your unique private key!

To buy your software You need to contact us by EMAIL:
1) XHELPER@DR.COM
or
2) AHELPER@DR.COM
Your email text should contain your unique ID number and one of your encrypted file.

We will decrypt one of your file for FREE! It's your guarantee!
Remember! Your time has a limit: 72 hour.
If You will not send any email We will turn on a sanctions:

- 1) Your software's price will be higher**
- 2) Your unique private key will be destroyed (After that your files will stay encrypted forever)**
- 3) Your private info, files, documents will be sold on the Dark Markets**

Attention: all your attempts to decrypt your PC without our software can destroy or damage your files!

<https://www.us-cert.gov/Ransomware>

Ransomware: Some Tips:

- **Keep your operating system and other security software updated.**
- **Email is one of the main infection methods.** Be wary of unexpected emails, especially if they contain links and/or attachments.
- **Be especially wary of any Microsoft Office email attachment that advises you to enable macros to view its content.** Unless you are absolutely sure that this is a genuine email from a trusted source, do not enable macros and instead immediately delete the email.
- **Backing up important data is the single most effective way of combating ransomware infection.** If the victim has backup copies, they can restore their files once the infection has been cleaned up.
- **Using cloud services could help mitigate ransomware infection,** since many retain previous versions of files, allowing you to “roll back” to the unencrypted form.

<https://us.norton.com/internetsecurity-malware-ransomware-5-dos-and-donts.html>

What do you do if Ransomware Get You??

- It's generally recommended that you contact the police after your device is infected with ransomware — you should never pay the ransom.
- Even if there's little the police can do, they'll be able to make note of the crime. This can help to determine the scale of the cyberattack and help law enforcement agencies get the information to the public.

<https://us.norton.com/internetsecurity-malware-ransomware-5-dos-and-donts.html>

<https://www.fbi.gov/investigate/cyber>

<https://www.psafe.com/en/blog/law-enforcement-fighting-ransomware/>

Anti-Virus, Anti-Malware, Anti-Ransomware

Each is a different type of attack – some just to cause trouble, some to steal information, some to steal “YOU”.

- Install, keep updated and use:
 - Anti-Virus programs
 - Malware programs
 - Anti-Ransom Ware programs.

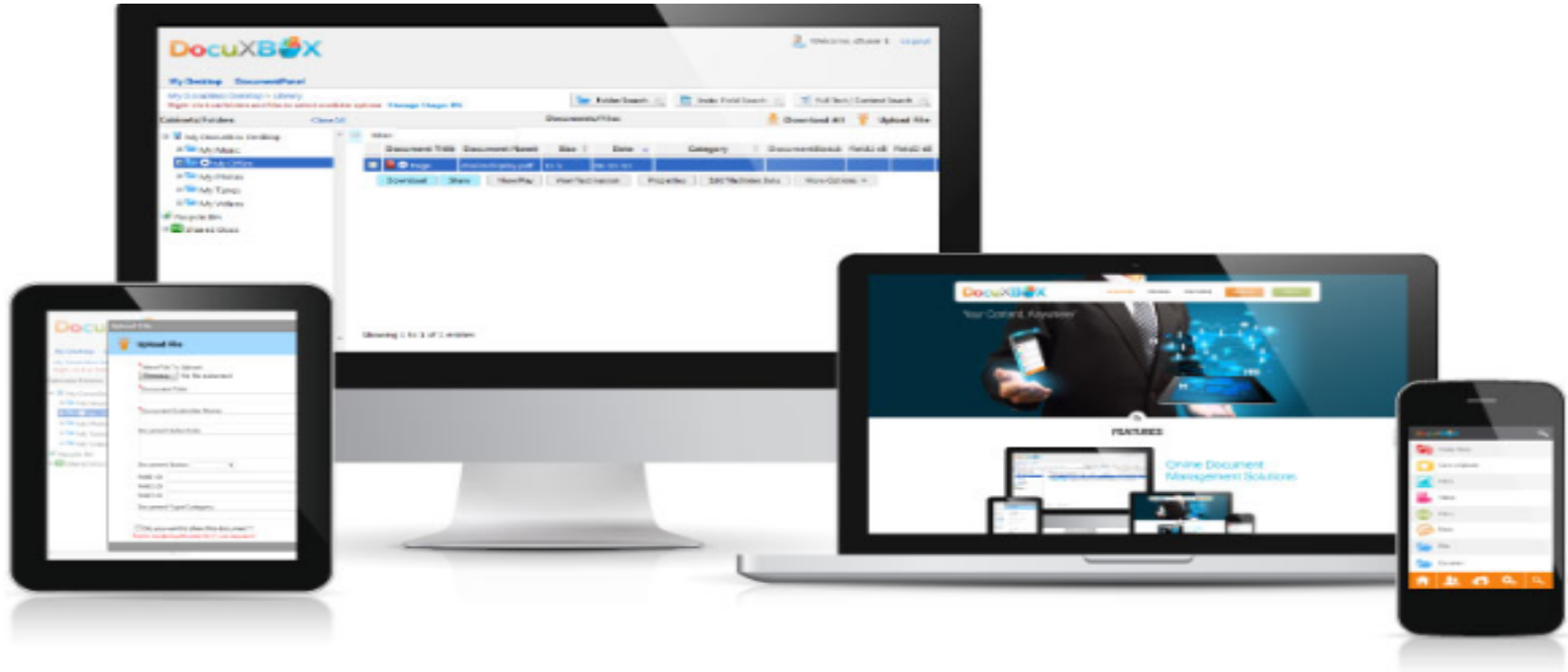
Your Safety Net: A Backup

- Remember about buying Car Insurance?
- Doing backups is the same, for that: “Just In Case....”
- If your system is attacked and damaged or locked, having a remote location Backup can help restore your computer. Remote meaning not attached to your computer when it is attacked.

Tellico Village Computer Users Club presentation on Backups: April, 2018

<https://drive.google.com/drive/folders/1Fcl3uRCkoSLANF1tD51bw5S-jlsQFJfw>

What about other devices?



SMART PHONE THREATS

- **A Smart Phone is a computer!**
- Use many of the same types of protective programs and cautions as a computer to shield you.
- **Process Updates as soon as available!!!!!!!**



Smartphones: iOS vs Android

- **Biggest Target** - Market share Worldwide
 - Apple iOS 15%
 - Android 85% (Samsung, LG, Google)
 - That's why Windows is the most-attacked operating system on the desktop.
- **Basic Design**
 - Google designed Android for maximum openness and flexibility. Lots of benefits to users and developers, but it also means that the platform is more open to attacks.
 - Apple uses a closed platform (sometimes called a 'walled garden', or closed ecosystem is a software system wherein the carrier or service provider has control over applications, content, and media, and restricts convenient access to non-approved applications or content.
- **Bottom Line:**
 - **Android is the biggest target for hackers by far.**



Settings to Secure Your iPhone, iPad

- 1. Turn on USB Restricted Mode to make hacking more difficult**
- 2. Make sure automatic iOS updates are turned on**
- 3. Set a stronger device passcode**
- 4. Switch on two-factor authentication**
- 5. Change your reused passwords** - iOS 12's password manager has a new feature: password auditing.

Ways to Secure Android Phones

- 1. Only buy smartphones from vendors who release Android patches quickly.**
- 2. Lock your phone.**
- 3. Use two-factor authentication.**
- 4. Only use apps from the Google Play Store.**
- 5. Use device encryption.**
- 6. Use a Virtual Private Network.**
- 7. Turn off connections when you don't need them.**
- 8. If you don't use an app, uninstall it.**



WIKIPEDIA
The Free Encyclopedia

Surface Web

Google

The Cloud

bing

Academic
information

Government
Resources

Deep Web

Hacker's

illegal Porn

Dark Web

TOR-Encrypted
Sites

illegal
information

The Dark Web

- **The Web or Internet** most everyone uses is an open, easily searched network of people, places and information. We just “Google” it, and there, whatever we want is on our screen.
- **The “Deep Web”** is special part of the internet that businesses like Banks, PayPal, Social Security, and government use to transact business and only by knowing some exact address can someone access those who use it. A “Google” search won’t find anything.
- **The “Dark Web”** is like the “Deep Web” in that special software is needed to gain access, but unlike the “Deep Web” it is filled with hackers and thieves. They set up shop like an open air Bazaar selling your full ID (SSN, mother’s maiden name, full history) for as low as: **\$2.95** Your whole life is worth \$2.95. (bitcoin – no traceable dollars) Guns, drugs, children, you name it - all for sale in the Dark Web.

The Dark Web & Basic Safeguards

- **Freeze your Credit Bureaus** so no new credit can be opened without you knowing. This also limits credit checks. This puts YOU in control. **Cyber Security - Part 2.**
- **Monitor ALL your accounts** so you know when and what transactions are taking place. This puts YOU in control.
- **Use a Password Manager** this is the easiest way to create a unique, random password for each site. If someone does get a password, it will only be to a single site. This puts YOU in control.

Wireless Home

Network Security Tips:

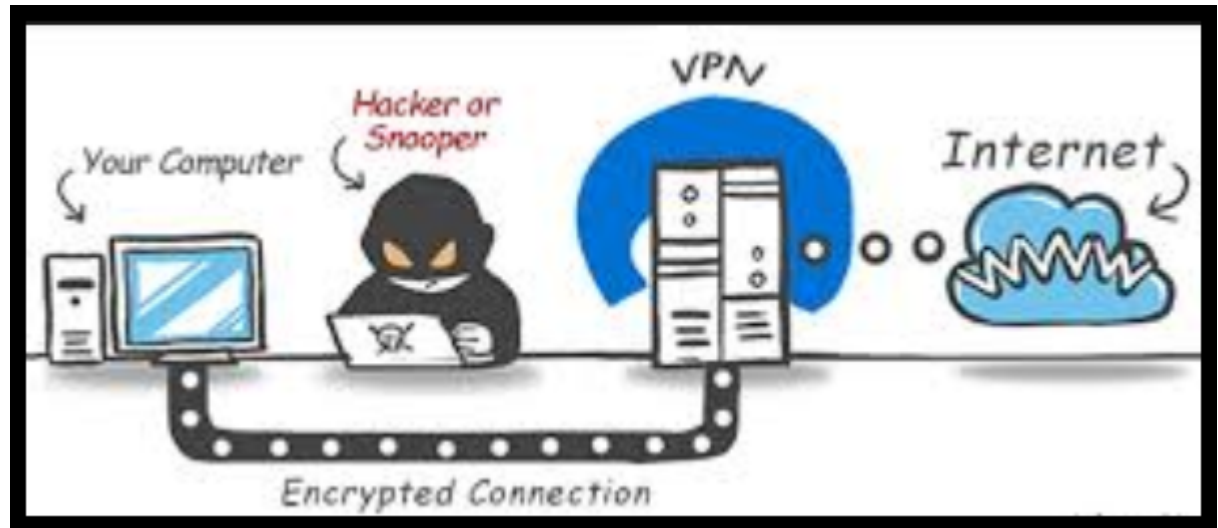
- **Refrain from giving out your network password.**
 - Sign in guests yourself –or–
 - setup GUEST network.
- **Place your router in the middle of your home.**
- **Disconnect the router when it's not in use.**
- **Use a boring network name.**
- **Use a Virtual Private Network.**
- **Keep router current with technology.**



**How long after walking
into someone's house
is it acceptable to ask
for their WiFi password?**

Virtual Private Network (VPN):

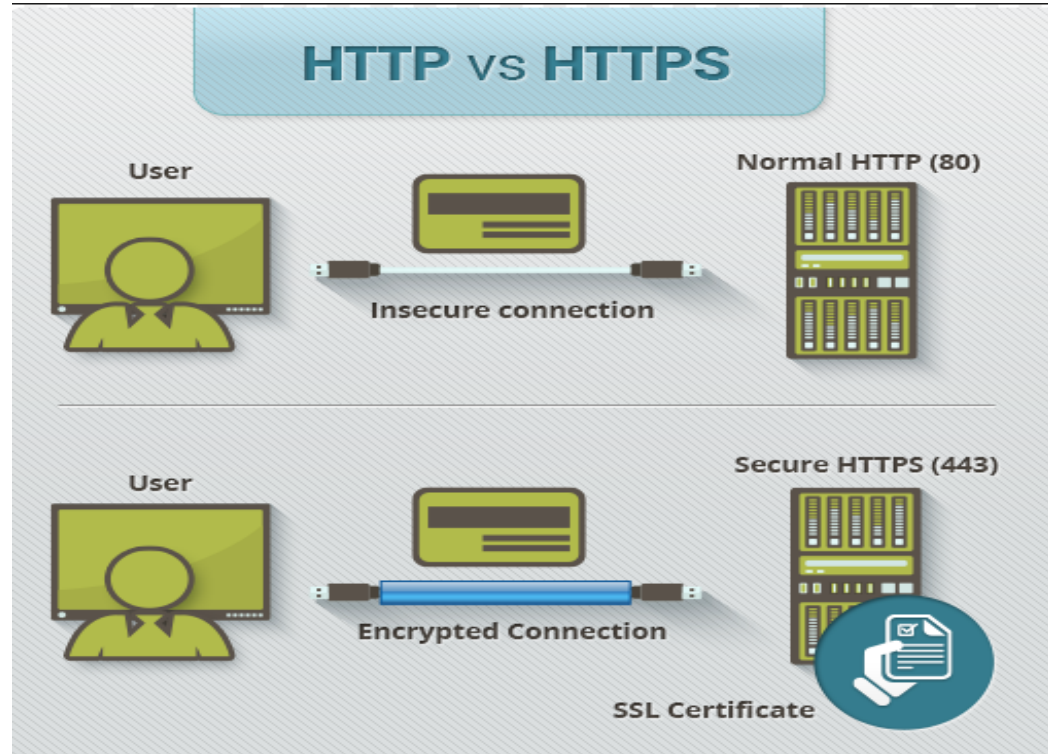
- VPN masks your computer's address and creates an encrypted "Tunnel" between your computer and where you are connecting to shield you from hackers.
- Subscription fee.
- Usually a bit of slowing.



What is “HTTPS” and Why Should I care?

Hyper Text Transfer Protocol Secure (HTTPS) is the secure version of HTTP, the protocol over which data is sent between your browser and the website that you are connected to. The 'S' at the end of HTTPS stands for 'Secure'. It means all communications between your browser and the website are encrypted.

Helps to prevent hacker attacks that are based on eavesdropping





https

American Express Company [US] | <https://www.americanexpress.com>

Apps Google FINANCIAL Bookmark Manager American Express Log

AMERICAN EXPRESS My Account Cards Travel Rewards Business

User ID Password

Cards - My Account

Remember Me

Log In

Explore Bonv Express
The Starwo got better lo extraordinar

The screenshot shows a web browser window with the American Express website. A green padlock icon is overlaid on the left, with an arrow pointing to the lock icon in the browser's address bar. The address bar shows the URL 'https://www.americanexpress.com'. Below the address bar, there are navigation links for 'My Account', 'Cards', 'Travel', 'Rewards', and 'Business'. A login form is visible, containing fields for 'User ID' and 'Password', a dropdown menu for 'Cards - My Account', a 'Remember Me' checkbox, and a blue 'Log In' button. The word 'https' is written in large green letters on the left side of the image, with an arrow pointing to the 's' in the browser's address bar.

Conclusion: YOU need to Help Keep YOU Safe

- Use Strong Passwords - Consider Password Keeper
- Keep Software up to date.
- Install and keep up to date all security programs.
- Be careful on line – don't download or click on links from sources you don't know.
- Practice Keeping your home wireless network secure.
- Consider using a VPN.
- Backup data off-line.

www.hoatv.org

NEWS TICKER > [January 27, 2019] TDOT Liaison Committee Final Report – 2018 > ANNOUNCEMENTS

SEARCH ...

Be Engaged. Be Informed.
Be Heard.



Your Voice in the Village

MY HOA ▾

CALENDAR

HOA NEWS ▾

SOCIAL ▾

BOARD ▾

VILLAGE INFO ▾

LINKS ▾

PRESIDENT'S CORNER

GENERAL MTGS

HIGHLIGHTS &
HAPPENINGS

OUR MISSION

Deliver value to Tellico Village homeowners by providing a 'voice' for homeowner concerns

and engaging programs, while promoting social fellowship, civic responsibility, and providing a



Spring 2019 Courses

[iPad/iPhone](#). Location: Welcome Center Conference Room

[Online Shopping](#): Location: Welcome Center Conference Room

[Windows 10 Basics](#): Location: Welcome Center Conference Room

Tellico Village 
**COMPUTER
USERS CLUB**

Tellico Village Marketing & Communications Departments

What We Do and Who We Are

Beth Kuberka – POA Marketing
Communications Director



Welcome Center

- Opened in October 2015 seven days a week
- Serves as the first impression for visitors and new property owners
- In 2018 welcomed 8,168 people
- 4,689 were marketing visits and the remainder were property owners looking for information, attending meetings etc.
- Have over 50 club and area brochures, trail maps, event calendars etc.
- Drop off location for Lions Club, Kiwanis, Library, School supplies etc.

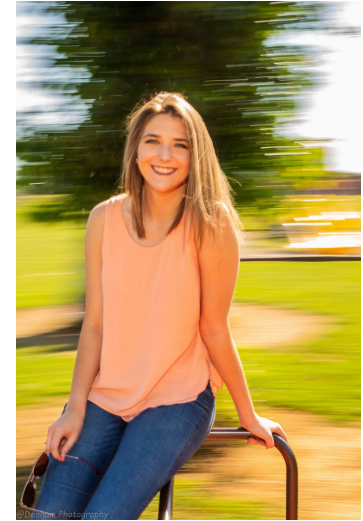
Welcome Center Part time Receptionist



Marilyn Galbreath has worked with us since December 2017



Sharon Jones, with granddaughters Maddie & Leigha, Sharon has worked weekends Since April 2017



Kristi Jones is a Senior at Sequoyah High School. She has been working with us since September 2018

Volunteers

- Carole Sweeney has volunteered at the front desk since we opened in October 2015. She works on Saturdays & Sundays. She also helps out during the week when needed.
- Carolyn Neely has volunteered since 2016 once or twice a month.
- The Welcome Center is used by more than 60 land and lake tour guides who donate their time and gas to giving prospective residents personal tours of Tellico Village via land and water.

Marketing Assistant: Summer Macon

- Summer has been with the POA since March of 2014
- Handles all the Discovery Package requests and bookings
- Received 711 request in 2018. All requests require **more than six** separate communications via email or phone to book a final package.
- Completed 562 Packages in 2018



Lindsey, Summer &
Jayden Macon

Program Coordinator: Lisa McCray



Mary Claire, Cade, Lisa, Brady & Harrison

- Lisa has been with the POA since July 2016
- Tellico Village University, admin & web master
- STAYinTV, admin support & web master
- Tellico Village Broadcasting, web master, admin support, interviewer, photographer & videography
- Golf & Food Service admin & web support
- Social media management
- Plans and implements Lake Day, Farmers Market & Fall Fest

Marketing Content Coordinator: Amanda Parks

- Amanda has been with the POA since February 2019
- Writer & Editor of Tell-E-Gram, POA Newsletter, website content, articles etc.
- Manages users for Tell-E-Gram & POA website
- Editor of all department correspondence
- Manages Tell-Events



Madison & Amanda

Marketing/Communications Director: Beth Kuberka



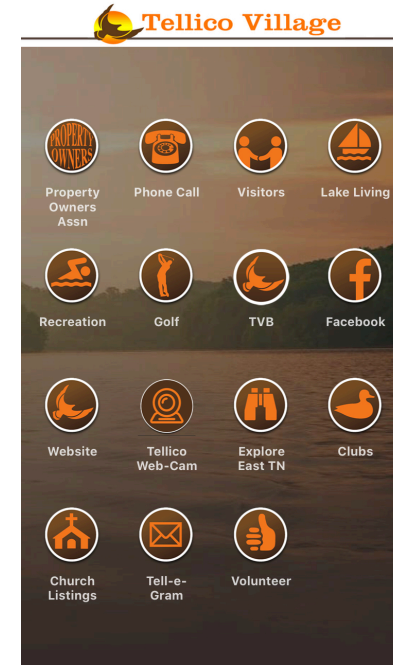
Chris, Chandler,
Jackson & Beth

- Beth has been with the POA since September 2012
- Oversees Welcome Center operations
- Oversees Realtor & Builder Programs
- Manages POA Lot Sales
- Communications Advisory Committee
- Marketing Ad Hock Committee
- Public Relations
- Marketing Program

Internal Communications



TellicoVillagePOA.org Website for property owners
You must register the first time and then you can log in the next time.



Tellico Village App on iPhone & Android

Internal Communications



Website	URL's
Marketing	TellicoVillage.org
Golf Department	GolfTellicoVillage.com
Yacht Club	TellicoVillageYachtClub.com
Tellico Village Broadcasting	Tellicovillagebroadcasting.org
Tellico Village University	Tvuniversity.org
STAYinTV	Stayintv.org

Tell-E-Gram Sent every Tuesday and every other

National Marketing Program

Oversight of marketing program components including:

- National Digital Campaign (PPC, GEO Targeting, Display Ads)
- Tradeshows (Chicago, IL, Philadelphia, PA, Stamford, CT, Tysons Corner, VA)
- Magazine Ads (Where To Retire, Ideal Living & The Met Golfer)
- Billboards (I-75, I-40, Hwy 321)
- Visitor Centers
- Facebook & Twitter
- TellicoVillage.org “marketing website”



2019
TELLICO VILLAGE DISCOVERY PROGRAM
 CALL 888-287-0676

Off-Site Program

Duration: Two nights/Three days
 Accommodations: Holiday Inn Express/ Hampton Inn
 Package includes: Two nights accommodations
 Two rounds of golf (with golf package)
 Unlimited access to the TV Wellness Center (classes, pools, equipment, locker rooms etc.)
 Tennis, Pickleball & Racquetball court usage
 Dinner at the TV Yacht Club for two
 Village tour conducted by Village volunteer or Preferred Realtor

Price: \$295 (w/golf) \$250 (without golf) *plus tax

On-Site Program

Duration: Two nights/Three days
 Accommodations: In-Village residence furnished by Key rental Management
 Package includes: Two nights accommodations
 Two rounds of golf (with golf package)
 Unlimited access to the TV Wellness Center (classes, pools, equipment, locker rooms etc.)
 Tennis, Pickleball & Racquetball court usage
 Dinner at the TV Yacht Club for two
 Village tour conducted by Village volunteer or Preferred Realtor

Price: \$355 (w/golf) \$305 (without golf) *plus tax **a \$40 cleaning fee will be added to package cost.

East Tennessee

2018 Tellico Village Marketing/Communications Program Performance

Joe Bogardus - TVPOA Marketing Team Member

Tellico Village HOA General Meeting

Thursday, March 14, 2019



Tellico Village Marketing Team

- Beth Kuberka
TVPOA Marketing/Communications Director
- Fred Toettcher
Villager Volunteer/Unpaid Marketing Consultant
- Joe Bogardus
Villager Volunteer/Unpaid Marketing Consultant
- Tom Lee
Villager Volunteer/former Board member
- Tombras Group
Digital marketing and branding agency

2018 was

.... another GREAT year for the Tellico Village
marketing program
that benefited Villagers as home owners
and as members of the Property Owners
Association

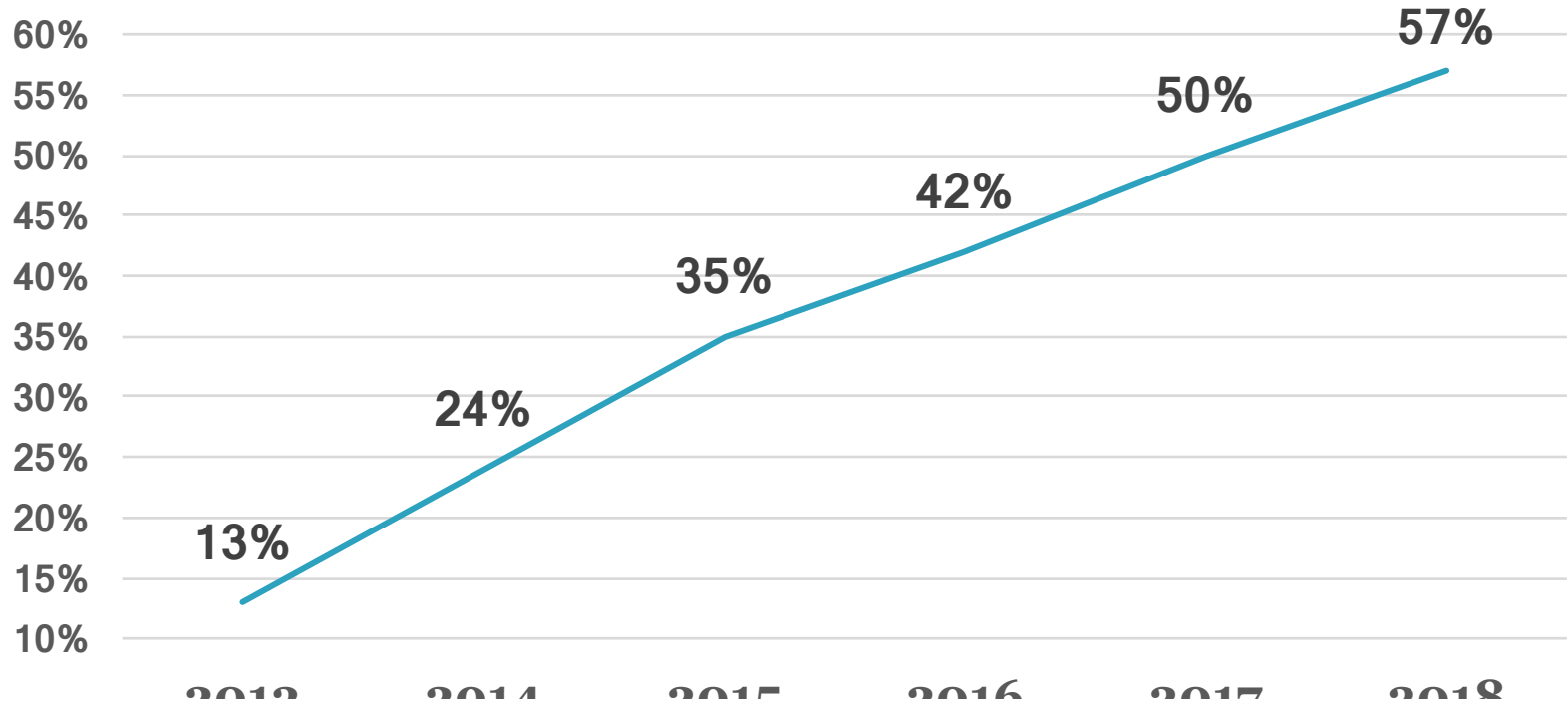
Total Village MLS Sales

- Total Tellico Village MLS sales were **414 sales, up 2%** vs. 2017
 - Residential sales were down **6%**
 - Lot sales were up **29%**
- 2018 MLS residential sales declines are:
 - A reflection of low inventory level throughout year (e.g. **only 56** homes for sale Y/E 2018...representing **only 2.3** months supply).
 - Consistent with moderating national housing market (4th Qtr. 2018 existing home sales **down 7%** versus prior year.)
- Total 2018 MLS sales driven by POA marketing program performance
 - Accounting for **57%** of total 2018 MLS sales (homes and lots)
 - Program importantly impacts **82%** of total MLS sales (2017 Survey)

Tellico Village Marketing Program Sales

- Out of the total **414** Village MLS sales ..
- The marketing program drove **57% of all MLS sales**:
 - Total 2018 program sales – **235 MLS sales**
 - Total 2017 program sales – **204 MLS sales**
 - **Up 15%** versus 2017
- Observations:
 - Program Residential MLS sales (158 sales) **up 10%** vs. 2017 (55% of all sales)
 - Program Lot MLS sales (77 sales) **up 28%** vs. YA (73% of all sales)
 - Total of **\$69.8MM** program sales during 2018 ... up **\$10MM/16.7%** vs. 2017

Program's Importance to MLS Sales



Tellico Village Property Values

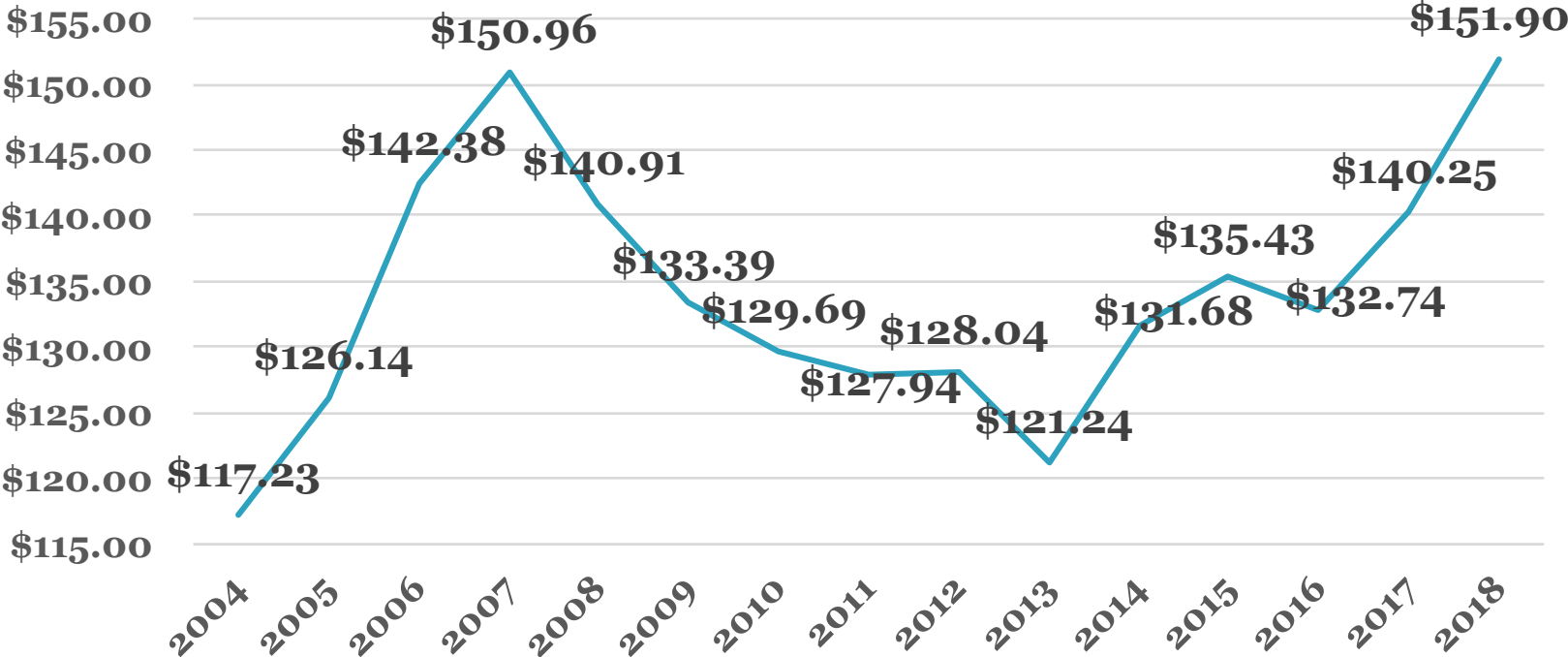
Residential Property Values

Period	# Sold	Avg Sale Price	Avg Sq.Ft.	Sale \$/Sq.Ft.	Index vs. PY
Total 2017	308	\$ 405,476	2,891	\$ 140.26	106
Total 2018	289	\$ 427,285	2,813	\$ 151.90	108

2018 sales/sq. ft. **increase of 8%** vs. 2017 reflects:

- **5% increase** in average selling price (to **\$427,285**)
- **6% increase** in median selling price (to **\$373,500**)
- **Sales/Sq. Ft. (\$151.90) strongest in Tellico Village history**
- **Average MOM (2.8 months) lowest in Tellico Village history**

Property Values: Sales/Square Foot



Overarching Marketing Program Objective

To build awareness of the Tellico Village brand and its unique appeals and benefits among national, regional, in-state and local target audiences in order to influence the sale of Tellico Village homes and lots and strengthen property values

Brand Pillars

- The Tellico Village marketing program messaging revolves around four brand pillars:
 - **Exceptional Location** (60% of US within a day's drive of TV; proximity to Knoxville and services; four-season climate; lake; mountains;)
 - **Superior Amenities** (championship golf courses; marinas; recreational facilities; swimming pools; pickleball complex; med center; hiking trails;)
 - **Outstanding Lifestyle** (countless clubs and organizations; community culture that is warm, friendly and hospitable;)
 - **Value Proposition That is Second to None** (low-cost of living; low tax state; reasonable community fees and monthly assessment;)

New Leads/Inquiries

Leads and inquiries – contact information from prospective Villagers - are generated by elements of the communication program

- Total Year 2018 new leads/inquiries – **6,462**
- Total Year 2017 new leads/inquiries – **5,703**
- Leads/inquiries **up 13%** vs. 2017
- Major growth in digital, trade show and Welcome Center leads:
 - Digital leads **up 805/39%**
 - Trade show leads **up 231/77%**
 - Miscellaneous database leads up **757/38%** (mostly through unplanned Welcome Center visits)
- Magazine leads **down only 530/-22%** in spite of major reallocation of monies to digital

Completed Visits

- Prospective Villagers can access a specially-priced 2 night/3 day Discovery Package or Day Tour to visit the community.
- Results;
 - 2018: **562 visits** (1,124 people) – 245 Discovery Packages; 317 Day Tours
 - 2017: **562 visits** (1,124 people) – 243 Discovery Packages; 319 Day Tours
 - Visits were flat year-over-year
- Rationale:
 - Visits were tracking ahead of 2017 through October, 2018
 - Consistent bad weather and softness in national housing market impacted November and December visits significantly

Additional Program Value

- Marketing program supports the sale of POA lot sales:
 - 2018 closed/pending sales totaled **69 lots (52 sales/17 pending)/ up 15%** versus 2017 and **up 92%** versus 2016.
 - With recent county agreement, sales of POA lots are more important than ever
 - POA lots sales/assessments are a major source of POA revenue. The **52 sales in 2018 will generate \$82,929** assessment income in 2019
- Marketing Program stimulates Village growth:
 - Total 2018 new single family home permits totaled **159/up 7%** versus 2017 and **up 71%** versus 2016
 - As such, Tellico Village households have grown at an annual rate of **3.7%** for 2017 and **3.8%** for 2018
 - Fees relating to new building permits are a major source of POA revenue...especially with substantial increases initiated in 2018 -2019

2018 Brand Investment and Net Cost

- Total 2018 program spending: **\$403,629**
- A budget under-run of **\$1,371** – the seventh consecutive annual budget the marketing team has either met or slightly under-run
- The Marketing Team in 2018 generated **\$128,600** of direct revenue from outside sources: Realtors, builders, etc.
- Total net program costs to Villagers: **\$275,029**
- Annual 2018 net cost per property owner household: **\$45.84**
- The monthly property owner contribution: **\$3.82**

POA "All-In" Marketing Revenue/Cost Calculation

<u>Marketing Program Revenue</u>	<u>2018</u>	<u>Marketing Program Costs/Expenses</u>	<u>2018</u>
o Contractor Revenue	\$ 41,100	Marketing Direct Expenses	\$ 403,629
o Realtor Revenue	\$ 82,050		
o Advertising Revenue	\$ 5,450	o Marketing Team Salaries	\$ 108,525
Marketing Direct Revenue	\$ 128,600	o Benefits	\$ 20,400
		Marketing Salaries & Benefits	\$ 128,925
o POA Lot Net Sales (52 lots)	\$ 48,689		
o POA Lot Assessment Revenue ((143 lots)	\$ 217,446	o Welcome Center Electricity	\$ 11,462
POA Lot Revenue	\$ 266,135	o Building Maintenance	\$ 5,370
		o Interest	\$ 16,717
o ACC Fees: Marketing Program Lot Sales (@2345 Sq. Ft.)	\$ 46,900	Total Building Expenses	\$ 33,549
o Water Fees from Marketing Program Lots Sales (@\$650)	\$ 26,000		
o Sewer Fees from Marketing Program Lot Sales (@ \$800)	\$ 32,000	Depreciation	\$ 9,350
Revenue: ACC, Water, Sewer fees from Program Sales	\$ 104,900		
<u>Total Marketing Revenue</u>	\$ 499,635	<u>Total Marketing Expense</u>	\$ 575,453
		<u>Net Cost of Marketing</u>	\$ 75,818

2018 POA Marketing “All-In” Net Revenue/Cost

- The “All-In” net revenue/cost of POA’s total 2018 marketing-related investment can be calculated by including:
 - All POA revenues directly related to marketing program sales
 - Direct revenues
 - POA lot net sales/assessments
 - ACC, water, sewer fees from marketing program sales
 - All POA Marketing-related expenses including:
 - Direct marketing expenses
 - Marketing personnel salaries/benefits
 - Welcome Center expenses/depreciation
- Utilizing this “all-in” calculation:
 - 2018 Marketing-related revenues totaled **\$499,635**
 - 2018 Marketing-related expenses totaled **\$575,453**
 - 2018 POA net cost of marketing totaled **\$75,818**

That’s a cost of \$12.63 annually per property owner household or \$1.05 per month

Property Owner ROI

- Based on projecting realized value of two year (2018 vs. 2016) property values increase of **14.4%** on total 2018 residential sales
- Input:
 - 2018 residential sales – **289 sales**
 - Average selling price - **\$427,285**
 - Average sales/square foot increase vs. 2016 – **14.4%**
 - Average equity increase/residence sold - **\$53,784**
- Percent equity increase due to marketing program
 - High End – **82%** (based on 2017 study assumes increased property values are created by demand stimulated by marketing program)
 - Low End – **55%** (assumes that program's contribution limited to increased equity realized only on residential sales to marketing program Leads)
- Projection: 2018 property owner ROI range
 - High End - **\$12,746,808/46.3** times net investment of **\$275,029**
 - Low End - **\$8,548,967/31.2** times net investment of **\$275,029**

Program Efficiency

- Total program leads were **6,462** at an investment of **\$403,629**.
- The 2018 cost per lead was **\$62.46** ...**down 10%** from 2017 costs of **\$69.47**.
- The overall lead cost of **\$62.46** is the **lowest in the program's history** and at the lower end of the **\$50 to \$150 cost per lead industry range**.
- When the net program costs of **\$275,029** are applied the net cost per lead decreases to **\$42.56** which is well below industry standards
- Low cost per lead performance signals the program's current messaging/creative and media placements resonates with the target audience prompting actions on their part

2019 Plan: “Bottom-Line” Objectives

- Overall, to sustain 2018 “bottom-line” performance...the strongest in Tellico Village history...for each of the following areas:
 - MLS Sales: **414** total Home and Lot sales
 - Program Sales: **57%** of MLS sales from Marketing leads
 - Property Values: Average **\$151.90** per square foot
 - Months-on-Market: Average **2.8** MLS residential MOM
 - POA Lots: **52** sales
- These objectives, however, will all be reviewed and modified, if necessary, in the context of conclusions from a major Tellico Village market assessment planned in early 2019

2019 Strategic Focus Areas

- Long-term Village real estate market assessment
 - Draft form currently; being reviewed by key stakeholders
- Prepare for possible changes in economy and housing market
 - Working with Tombras to optimize digital performance in a changing market
- Paid internet Search Activity
 - Deliver responsive search ads; focused campaign matching long-tail keywords
- Web Content and Updates
 - More blogs, expand pages; add a virtual tour of Tellico Village
- Public Relations
 - Develop more partnerships with active adult community website aggregators

2019 Marketing Investment

Approved 2019 Marketing Investment: \$405,000

	<u>2017 Budget</u>	<u>2018 Budget</u>	<u>2019 Budget</u>	<u>2019 vs. 2018</u>	<u>2019 vs. 2017</u>
Contractor, Realtor and Advertising Revenues	\$127,000	\$128,600	\$131,065	\$265	\$4,065
Marketing Expenditures	\$405,000	\$405,000	\$405,000	\$0	\$0
Net Marketing Cost (POA Investment)	\$278,000	\$275,029	\$273,935	(\$1,094)	(\$4,065)

Consistent philosophy/performance since inception of program

- Limit budgeted expenditure increases/budget no net marketing cost increases
- Third straight year the Marketing Team has requested less net marketing dollars
- No overspending vs. budget
- No missed bottom-line performance objectives
- Diligently and actively manage program to increase performance thru increased program efficiencies

Summary

- Your marketing program is ...
 - Professionally conceived and managed
 - Data-driven
 - Effective
 - Cost-efficient
 - Continuously monitored
 - Committed to delivering exceptional return on investment

**And, as a team, we pledge to maintain
this level of excellence in 2019**



**“Facilitating a Better Life Through Canine
Companionship and Service”**

Mike Kitchens - Chairman/Spokesperson

Current Property



**Current Property – 10 Acres
Veteran/Canine Training Center (new kennel and
indoor training facility) Est. \$500,000**



SMSD Veteran/Canine Training Center



American Valor Foundation Capital Campaign Kickoff --- \$225,000



★★ AMERICAN VALOR FOUNDATION ★★
HEROES WILL ALWAYS BE REMEMBERED

CHRIS KYLE
2017
MEMORIAL BENEFIT

4th Annual
MEMORIAL BENEFIT
Dinner Tickets

SATURDAY MAY 6TH 2017
RIVER RANCH IN HISTORIC FORT WORTH STOCKYARDS

SUPPORTING OUR VETERANS VIA

**SMOKY MOUNTAIN
SERVICE DOGS**

It's our duty to
serve those who
serve us
Chris Kyle

ch CDRY PRODUCTIONS



Progress





**"Facilitating a Better Life Through Canine
Companionship and Service"**





**Mark
Your
Calendar**

Upcoming HOA General Meeting – Thursday, May 23

Topics:

- TVA Presentation - River and Dam Water Management**
- "Cyber Security" Part 2**

**If you have a question or comment, please raise
your hand
and ushers will bring a microphone to you.**



Thank You

